

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

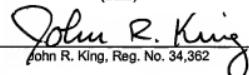
Applicant : Nelson Schneider
App. No : 10/714,925
Filed : November 18, 2003
For : METHOD FOR MANAGING A
HOME EQUITY SALES PROGRAM
Examiner : Thomas M. Hammond III
Art Unit : 3691
Conf # : 3034

CERTIFICATE OF EFS WEB
TRANSMISSION

I hereby certify that this correspondence,
and any other attachment noted on the
automated Acknowledgement Receipt, is
being transmitted from within the Pacific
Time zone to the Commissioner for Patents
via the EFS Web server on:

3-18-08

(Date)


John R. King, Reg. No. 34,362

RESPONSE TO SEPTEMBER 19, 2007 OFFICE ACTION

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action mailed September 19, 2007, Applicant respectfully submits the following amendments and comments.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 8 of this paper.